GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2016
ANSWERED ON:09.03.2001
PER CAPITA BANK LOAN
ASHOK NAMDEORAO MOHOL

Will the Minister of FINANCE be pleased to state:

(a) the amount of per capita bank loan in the country during 1998-99, 1999-2000 and 2000-2001, State-wise;

(b) whether the amount of per capita bank loan has been decreasing particularly in the remote and tribal areas of Karnataka and Maharashtra;

(c) if so, the reasons therefor;

(d) the efforts being made by the Government to increase per capita bank loan; and

(e) the success achieved in regard to increase the per capita bank loan to the rural and tribal people in the country?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL)

(a),(b)&(c): State-wise per capita outstanding gross bank credit for the last four years, as furnished by the Reserve Bank of India (RBI), is given in the Annexure. Per capita bank credit for the country as a whole has increased during the last four years. While the per capita bank credit in the States of Karnataka and Maharashtra has also increased, separate data for remote and tribal areas is not available with RBI.

(d)&(e): The various steps taken for increasing the flow of credit particularly to the rural, semi-urban areas are as indicated below:

(i) Annual Credit Plans (ACPs) are prepared for each district every year and implementation thereof is monitored by various fora created under the Lead Bank Scheme viz. Block Level Bankers Committee at block level, District Consultative Committee at district level and State Level Bankers Committee(SLBC) at State level.

(ii) To go into the reasons for low credit deposit ratio and suggest measures for improving the same, Reserve Bank of India had appointed Task Forces in some states. The implementation of the recommendations made by these Task Forces is an on going process and progress in this regard is being monitored by the SLBCs.

(iii) National Bank for Agriculture and Rural Development has constituted Rural Infrastructure Development Funds for granting loans to the State Government for development of infrastructure projects in the rural areas.

Annexure

STATE-WISE PER CAPITA OUTSTANDING GROSS BANK CREDIT (Amount in Rupees)

STATE/UNION TERRITORY

	MARCH 1998	MARCH 1999	MARCH 2000	SEPT. 2000
1 ANDHRA PRADESH	3092	3485	3916	4174
2 ARUNACHAL PRADESH	486	590	746	825
3 ASSAM	775	856	1019	1115
4 BIHAR	733	792	831	905
5 GOA	7488	8864	9399	9850
6 GUJARAT	3583	4240	4909	5107
7 HARYANA	2717	3095	3561	3603
8 HIMACHAL PRADESH	1485	1764	2107	2203
9 JAMMU & KASHMIR	2295	2855	3527	3683
10 KARNATAKA	4286	4745	5365	5674
11 KERALA	3802	4270	5104	5471

12	MADHYA PRADESH	1558	1655	1898	1907
13	MAHARASHTRA	9543	10967	14070	14520
14	MANIPUR	706	693	666	668
15	MEGHALAYA	678	811	910	1039
16	MIZORAM	556	681	812	882
17	NAGALAND	635	713	703	711
18	NCT OF DELHI	29529	40881	48859	52328
19	ORISSA	1132	1225	1412	1471
20	PUNJAB	4619	5451	6400	6840
21	RAJASTHAN	1545	1759	2073	2133
22	SIKKIM	1086	1267	1261	1501
23	TAMIL NADU	6215	7005	7969	8310
24	TRIPURA	798	843	862	883
25	UTTAR PRADESH	1032	1157	1324	1385
26	WEST BENGAL	2662	2942	3464	3559
27	ANDAMAN & NI	993	1243	1452	1587
28	CHANDIGARH	34788	50381	37287	69738
29	DADRA & NH	1203	1562	1920	1702
30	DAMAN & DIU	3858	3756	4134	3984
31	LAKSHADWEEP	483	590	668	675
32	PONDICHERRY	3340	3646	4115	4497
	ALL INDIA	3403	3969	4705	4949